

FILED
12/1/21 2:05 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
)
Douglas E. Gallentine, Jr.,) Case No. 19-20131 GLT
Debtors) Chapter 13

STIPULATED ORDER MODIFYING PLAN

Related to Dkt. No. 50 and
NMPC filed 11/15/21

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

☐ a motion to dismiss case or certificate of default requesting dismissal

☒ a plan modification sought by: Debtor

☐ a motion to lift stay as to creditor

☐ Other:

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

☐ Chapter 13 Plan dated

☒ Amended Chapter 13 Plan dated February 3, 2021

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

☒ Debtor's Plan payments shall be changed from \$ 1,750.00 to
\$ 1,835.00 per month, effective December 2021 ; and/or the Plan term
shall be changed from months to months. .

☐ In the event that Debtor fails to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor and Debtor's Counsel a notice of default advising the Debtors that he has 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor fails to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest

may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

- ☐ Debtor shall file and serve on or before .
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

X Other: The monthly mortgage payment owed to LoanDepot has been updated to \$947.99 per month to match the most recent Notice of Mortgage Payment Change. Legal fees of \$1,000.00 have been added.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED
December 01, 2021



Gregory L. Addonio jah
United States Bankruptcy Judge

Stipulated by:

/s/ Abagale Steidl
Counsel to Debtor
Abagale Steidl, Esquire
STEIDL & STEINBERG
28th Floor-Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
(412) 391-8000
PA I. D. No. 319217
asteidl@steidl-steinberg.com

Stipulated by:

/s/ Owen Katz
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Douglas E. Gallentine, Jr.
Debtor

Case No. 19-20131-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 01, 2021

User: bsil
Form ID: pdf900

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2021:

Recip ID	Recipient Name and Address
db	+ Douglas E. Gallentine, Jr., 600 Dry Hill Rd., Connellsville, PA 15425-6192
cr	+ USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 11101 West 120th Ave, Suite 280, Broomfield, CO 80021-2756
14976540	+ Capital One, PO Box 30255, Salt Lake City, UT 84130-0255
15007805	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14976545	Comenity Bank/The Children's Place, PO Box 659829, San Antonio, TX 78265
14976552	+ Douglas Gallentine, Sr., 338 Foxburg Road, Normalville, PA 15469-1006
14976557	+ Loan Depot, 26642 Towne Centre Dr, Foothill Ranch, CA 92610-2808
14976558	+ Medexpress Billing, PO Box 719, Dellslow, WV 26531-0719
14976563	+ PSECU, P.o. Box 1006, Harrisburg, PA 17108-1006
14976565	+ Sterling, PO Box 3680, Akron, OH 44309-3680
15014650	+ USAA Federal Savings Bank, Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14976573	+ USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
14976572	USAA Federal Savings Bank, Pob 47504, San Antonio, TX 78265
15015377	+ loanDepot.com, c/o Cenlar, FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 02 2021 00:00:09	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14976539	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 02 2021 00:00:13	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14976538	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 02 2021 00:00:09	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14998205	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 02 2021 00:00:09	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14976541	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 02 2021 00:00:10	Citi/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
14976542	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 02 2021 00:00:10	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15015577	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 02 2021 00:00:14	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14976544	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 01 2021 23:42:00	Comenity Bank/Peebles, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14976543	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 01 2021 23:42:00	Comenity Bank/Peebles, Po Box 182789, Columbus, OH 43218-2789
14976546	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 01 2021 23:42:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
14976547	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

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		Dec 01 2021 23:42:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14976548	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 01 2021 23:42:00	Comenity Capital/The Children's Place, Po Box 182120, Columbus, OH 43218-2120
14976549	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 01 2021 23:42:00	Comenity Capital/The Children's Place, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14976551	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 01 2021 23:42:00	Comenitybank/sterling, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14976550	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 01 2021 23:42:00	Comenitybank/sterling, Po Box 182789, Columbus, OH 43218-2789
14976554	+ Email/Text: bnc-bluestem@quantum3group.com	Dec 01 2021 23:42:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
14976553	+ Email/Text: bnc-bluestem@quantum3group.com	Dec 01 2021 23:42:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14976555	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 01 2021 23:42:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14976556	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 01 2021 23:42:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14995697	Email/PDF: pa_dc_claims@navient.com	Dec 02 2021 00:00:09	NAVIENT CFC, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14976560	+ Email/PDF: pa_dc_claims@navient.com	Dec 02 2021 00:00:09	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
14976559	+ Email/PDF: pa_dc_claims@navient.com	Dec 02 2021 00:00:05	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
14976561	+ Email/Text: bankruptcynotices@psecu.com	Dec 01 2021 23:42:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15208150	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 02 2021 00:00:05	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15012533	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 02 2021 00:00:13	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14977452	+ Email/PDF: rmscedi@recoverycorp.com	Dec 02 2021 00:00:13	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14976562	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 01 2021 23:42:00	Peebles/Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
15010361	Email/Text: bnc-quantum@quantum3group.com	Dec 01 2021 23:42:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15010362	Email/Text: bnc-quantum@quantum3group.com	Dec 01 2021 23:42:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14976564	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 02 2021 00:00:05	Sears, PO Box 6275, Sioux Falls, SD 57117-6275
14976567	+ Email/PDF: gecsed@recoverycorp.com	Dec 02 2021 00:00:09	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14976566	+ Email/PDF: gecsed@recoverycorp.com	Dec 02 2021 00:00:13	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
14976568	+ Email/PDF: gecsed@recoverycorp.com	Dec 02 2021 00:00:08	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14976569	+ Email/PDF: gecsed@recoverycorp.com	Dec 02 2021 00:00:08	Synchrony Bank/Dicks, P.o. Box 965005, Orlando, FL 32896-5005
14976571	+ Email/PDF: gecsed@recoverycorp.com	Dec 02 2021 00:00:04	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

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14976570	+ Email/PDF: gecsedl@recoverycorp.com	Dec 02 2021 00:00:13	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
15014650	+ Email/Text: RASEBN@raslg.com	Dec 01 2021 23:42:00	USAA Federal Savings Bank, Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
15007771	Email/PDF: ebn_ais@aisinfo.com	Dec 02 2021 00:00:14	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
14976574	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Dec 01 2021 23:42:00	Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Springs, MO 63304-2225
14976575	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 02 2021 00:00:13	World's Foremost Bank, 4800 Nw 1st Street, Lincoln, NE 68521-4463

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cenlar FSB as servicer for LOANDEPOT.COM, LLC
cr		Loandepot.com, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2021 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Debtor Douglas E. Gallentine Jr. asteidl@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;lelie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Brian Nicholas	on behalf of Creditor Loandepot.com LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Cenlar FSB as servicer for LOANDEPOT.COM LLC bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor USAA Federal Savings Bank cwohrlab@raslg.com
Maria Miksich	on behalf of Creditor Cenlar FSB as servicer for LOANDEPOT.COM LLC mmiksich@kmlawgroup.com

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Total Noticed: 53

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 7